

**Information to identify the case:**

Debtor 1	<u>Konstadina Vrahnos</u>	Social Security number or ITIN	xxx-xx-0912
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Dawn Vrahnos</u>	Social Security number or ITIN	xxx-xx-4815
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-23721-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Konstadina Vrahnos  
aka Dean Vrahnos

Dawn Vrahnos  
aka Dawn Zielinski

6/5/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
District of New JerseyIn re:  
Konstadina Vrahnos  
Dawn Vrahnos  
DebtorsCase No. 18-23721-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 4  
Total Noticed: 107

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db/jdb  
517634965 +Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323  
517634966 ACS Support, PO Box 7051, Utica, NY 13504-7051  
517634969 Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401  
517634970 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061  
517634978 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437  
517634975 Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816  
517634978 College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518  
517634991 Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051  
517634994 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,  
Saint Paul, MN 55101-7707)  
517634993 Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172  
517758092 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
517634995 Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816  
517634996 Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518  
517634997 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
517634998 Fed Loan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
517635000 #+Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049  
517635003 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300  
517635004 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456  
517635007 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
517750587 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
517635021 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
517635020 Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
517635023 Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100,  
West Palm Beach, FL 33409-6493  
517635031 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation,  
Trenton, NJ 08695-0283)  
517635029 Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438  
517635030 Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000  
517635041 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985  
517635040 +Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd,  
Fords, NJ 08863-1985  
517635043 U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517634967 E-mail/Text: amscbankruptcy@adt.com Jun 06 2020 03:11:04 ADT Security Services,  
PO Box 371878, Pittsburgh, PA 15250-7878  
517634968 EDI: PHINAMERI.COM Jun 06 2020 06:03:00 Americredit/Gm Financial, Attn: Bankruptcy,  
PO Box 183853, Arlington, TX 76096-3853  
517634971 EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238-1119  
517634972 EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
517634973 EDI: CAPONEAUTO.COM Jun 06 2020 06:08:00 Capital One Auto Finan, 3901 Dallas Pkwy,  
Plano, TX 75093-7864  
517634974 EDI: CAPONEAUTO.COM Jun 06 2020 06:08:00 Capital One Auto Finance, Attn: Bankruptcy,  
PO Box 30285, Salt Lake City, UT 84130-0285  
517665407 +EDI: AISACG.COM Jun 06 2020 06:08:00 Capital One Auto Finance, a division of Capital On,  
P.O. Box 4360, Houston, TX 77210-4360  
517642114 +EDI: AISACG.COM Jun 06 2020 06:08:00 Capital One Auto Finance, a division of Capital On,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
517671498 EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
517748066 EDI: BL-BECKET.COM Jun 06 2020 06:08:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
517634979 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Avenue, Po Box 182789,  
Columbus, OH 43218-2789  
517634980 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Express, PO Box 182789,  
Columbus, OH 43218-2789  
517634981 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Express, Attn: Bankruptcy Dept,  
PO Box 182125, Columbus, OH 43218-2125  
517634982 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Fashbug, PO Box 182789,  
Columbus, OH 43218-2789  
517634983 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Mandees, Attn: Bankruptcy Dept,  
PO Box 182125, Columbus, OH 43218-2125

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 4  
Total Noticed: 107

Date Rcvd: Jun 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517634984 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Overstock, Po Box 182789, Columbus, OH 43218-2789

517634985 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

517634986 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity/Fashion Bug, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

517634987 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenitybank/New York, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

517634988 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789

517634989 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120

517634990 E-mail/Text: ebn@rwjbh.org Jun 06 2020 03:10:36 Community Medical Center, PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903

517634992 E-mail/PDF: creditonebknotifications@resurgent.com Jun 06 2020 03:12:30 Credit One Bank N.A., ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873

517746407 +EDI: AIS.COM Jun 06 2020 06:03:00 Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517726816 EDI: ECMC.COM Jun 06 2020 06:03:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

517634999 EDI: BLUESTEM Jun 06 2020 06:03:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

517635001 E-mail/Text: info@fullcirclecollectionsllc.com Jun 06 2020 03:11:09 Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438

517635002 EDI: PHINAMERI.COM Jun 06 2020 06:03:00 Gm Financial, PO Box 181145, Arlington, TX 76096-1145

517728880 EDI: JEFFERSONCAP.COM Jun 06 2020 06:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

517634976 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

517634977 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

517635005 +E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Jun 06 2020 03:10:49 Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896

517635006 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jun 06 2020 03:11:27 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

517635008 E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:08:59 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

517635009 +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:08:59 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

518578700 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 06 2020 03:13:59 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

518578701 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 06 2020 03:12:39 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

517725949 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 06 2020 03:15:22 LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675

517635010 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 06 2020 03:15:22 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269

517635012 E-mail/Text: camanagement@mtb.com Jun 06 2020 03:09:33 M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844

517635011 E-mail/Text: camanagement@mtb.com Jun 06 2020 03:09:33 M & T Bank, PO Box 7678, Buffalo, NY 14240

517635013 E-mail/Text: camanagement@mtb.com Jun 06 2020 03:09:33 M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420

517635014 E-mail/Text: camanagement@mtb.com Jun 06 2020 03:09:33 M&T Credit Services, Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748

517713378 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:12:21 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517709651 +EDI: MID8.COM Jun 06 2020 06:03:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011

517635015 EDI: WFNNB.COM Jun 06 2020 06:04:00 Mandeess, 401 Hackensack Ave, Hackensack, NJ 07601-6411

517635016 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:13:42 Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001

517635017 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:13:39 Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001

517635018 EDI: MID8.COM Jun 06 2020 06:03:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

517635019 +EDI: MID8.COM Jun 06 2020 06:03:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

517635022 EDI: NESF.COM Jun 06 2020 06:03:00 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442

517667574 +EDI: AGFINANCE.COM Jun 06 2020 06:03:00 OneMain, PO Box 3251, Evansville, IN 47731-3251

517635024 EDI: AGFINANCE.COM Jun 06 2020 06:03:00 Onemain, PO Box 1010, Evansville, IN 47706-1010

517635026 EDI: AGFINANCE.COM Jun 06 2020 06:03:00 Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198

District/off: 0312-3

User: admin  
Form ID: 318

Page 3 of 4  
Total Noticed: 107

Date Rcvd: Jun 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517635027 EDI: AGFINANCE.COM Jun 06 2020 06:03:00 Onemain Financial, Attn: Bankruptcy,  
601 NW 2nd St, Evansville, IN 47708-1013  
517635028 EDI: AGFINANCE.COM Jun 06 2020 06:03:00 Onemain Financial, Attn: Bankruptcy,  
PO Box 3251, Evansville, IN 47731-3251  
517635025 EDI: AGFINANCE.COM Jun 06 2020 06:03:00 Onemain Financial, PO Box 9001122,  
Louisville, KY 40290-1122  
517713062 EDI: Q3G.COM Jun 06 2020 06:03:00 Quantum3 Group LLC as agent for,  
JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
517745391 EDI: Q3G.COM Jun 06 2020 06:03:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517745394 EDI: Q3G.COM Jun 06 2020 06:03:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517759079 +E-mail/Text: bncmail@w-legal.com Jun 06 2020 03:10:15 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
517635033 EDI: RMSC.COM Jun 06 2020 06:08:00 Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,  
Orlando, FL 32896-5060  
517635035 EDI: RMSC.COM Jun 06 2020 06:08:00 Synch/Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
517635032 EDI: RMSC.COM Jun 06 2020 06:08:00 Synch/lord & Tay, PO Box 965015,  
Orlando, FL 32896-5015  
517635034 EDI: RMSC.COM Jun 06 2020 06:08:00 Synch/paypal Smart Con, PO Box 965005,  
Orlando, FL 32896-5005  
517635036 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965060,  
Orlando, FL 32896-5060  
518530552 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
517635037 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060  
517635038 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060  
517635039 EDI: WTRRN BANK.COM Jun 06 2020 06:04:00 Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673  
517635042 +E-mail/Text: bankruptcydepartment@tsico.com Jun 06 2020 03:10:57 Transworld Systems, Inc.,  
507 Prudential Road, Horsham, PA 19044-2308  
517635044 EDI: ECMC.COM Jun 06 2020 06:03:00 U.S. Department of Education, ECMC/Bankruptcy,  
PO Box 16408, Saint Paul, MN 55116-0408  
517928628 EDI: ECMC.COM Jun 06 2020 06:03:00 US Department of Education, PO Box 16448,  
St Paul MN 55116-0448  
517635045 EDI: BLUESTEM Jun 06 2020 06:03:00 Webbank/fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
517635047 EDI: WFFC.COM Jun 06 2020 06:03:00 Wellsfargo, Attn: Bankruptcy, PO Box 9210,  
Des Moines, IA 50306-9210  
517635046 EDI: WFFC.COM Jun 06 2020 06:03:00 Wellsfargo, 800 Walnut St,  
Des Moines, IA 50309-3605

TOTAL: 78

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +++DITECH FINANCIAL, LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: DiTech Financial, LLC, 332 Minnesota Street, Suite 610,  
St. Paul, MN 55101)  
518174096\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,  
Trenton, NJ 08695)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0312-3

User: admin  
Form ID: 318

Page 4 of 4  
Total Noticed: 107

Date Rcvd: Jun 05, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Daniel E. Straffi on behalf of Joint Debtor Dawn Vrahnos bkclient@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Debtor Konstadina Vrahnos bkclient@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation  
heather.anderson@law.dol.lps.state.nj.us  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
NJ95@ecfcbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9